



### COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I/We hereby declare that

This declaration is of the following type:

- ☒ original ☐ design ☐ supplemental  
☐ national stage of PCT ☐ continuation ☐ continuation-in-part  
☐ divisional

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

#### SYSTEM AND METHOD FOR CONDUCTING SECURE ELECTRONIC TRANSACTIONS

the specification of which:

- ☐ is attached hereto.  
☒ was filed on June 26, 2003 as Appln. No. 10/607,144 and was amended on \_\_\_\_\_ (if applicable).  
☐ was described and claimed in PCT International Application No. \_\_\_\_\_ filed  
on \_\_\_\_\_ and was amended under PCT Article 19 on \_\_\_\_\_ (if any).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate or under 365(a) of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT International application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed:

COUNTRY	APPLICATION	DATE OF FILING (day,month,year)	PRIORITY CLAIMED			
				YES		NO
				YES		NO

I hereby claim the benefit pursuant to Title 35, United States Code, § 119(e) of the following United States provisional application(s):

PRIOR U.S. PROVISIONAL APPLICATIONS CLAIMING THE BENEFIT UNDER 35 USC 119(e)	
APPLICATION NO.	DATE OF FILING (day,month,year)

- ☐ Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or 365(c) of any PCT international application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 USC 120					
U.S. APPLICATIONS			Status (check one)		
U.S. APPLICATIONS	U.S. FILING DATE		PATENTED	PENDING	ABANDONED
1.					
2.					
3.					
PCT APPLICATIONS DESIGNATING THE U.S.			Status (check one)		
PCT APPLICATION No.	PCT FILING DATE	U.S. SERIAL NOS. ASSIGNED (if any)	PATENTED	PENDING	ABANDONED
4.					
5.					
6.					

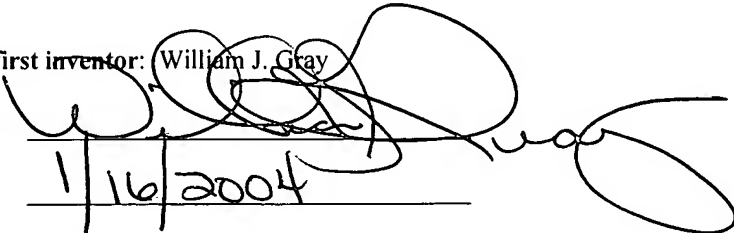
DETAILS OF FOREIGN APPLICATIONS FROM WHICH PRIORITY CLAIMED UNDER 35 USC 119 FOR ABOVE LISTED U.S./PCT APPLICATIONS				
ABOVE APPLN. NO.	COUNTRY	APPLICATION NO.	DATE OF FILING (day, month, yr)	DATE OF ISSUE (day, month, yr)
1.				
2.				
3.				
4.				
5.				
6.				

I hereby appoint Joseph H. Paquin, Jr. (Reg. No. 31,647), Margaret M. Duncan (Reg. No. 30,879), John G. Bisbikis (Reg. No. 37,095), Matthew E. Leno (Reg. No. 41,149), Stephen T. Scherrer (Reg. No. 45,080), Patrick D. Richards (Reg. No. 48,905) and Gilberto Hernandez (Reg. No. 46,483) members of the bar of the State of Illinois, and Joy Ann G. Serauskas (Reg. No. 27,952) of the firm McDermott, Will & Emery using the address 227 West Monroe Street, Chicago, Illinois 60606-5096 (Telephone 312/372-2000), my attorneys and/or agent, with full power of substitution and revocation, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith. It is requested that all correspondence be directed to:

Stephen T. Scherrer  
McDERMOTT, WILL & EMERY  
227 West Monroe Street  
Chicago, Illinois 60606-5096

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: William J. Gray

Inventor's Signature: 

Date: 1/16/2004

Residence: 1083 South 900 East  
Salt Lake City, Utah 85105  
US

Post Office Address: Same as above

Citizenship: US

Full name of second inventor: Gerald W. Smith

Inventor's Signature: \_\_\_\_\_

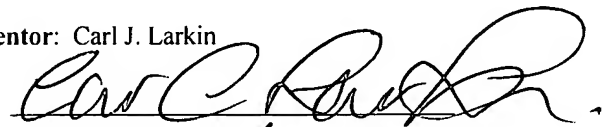
Date: \_\_\_\_\_

Residence: 325 Sargarhill Drive  
Clayton, New Jersey 08312  
US

Post Office Address: Same as above

Citizenship: US

Full name of third inventor: Carl J. Larkin

Inventor's Signature: 

Date: 16th Jan 04

Residence: NAPIER HOUSE TRAFALGAR PLACE  
TRAFALGAR STREET BRIGHTON. UK

Post Office Address: AS ABOVE

Citizenship: UK

Full name of **fourth inventor**: Lee J. Peart

Inventor's Signature: LJP

Date: 1/16/2004

Residence: 12 MONRO PLACE, EPSOM, SURREY, KT19 7LD,

Post Office Address: 11

ENGLAND

Citizenship: BRITISH

Full name of **fifth inventor**: Peter D. Saunders

Inventor's Signature: PDS

Date: 1/16/2004

Residence: 3710 East Palisade Dr, Salt Lake City, Utah 84109

Post Office Address: as above

Citizenship: US

Full name of **sixth inventor**: Stuart Fiske

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Full name of **seventh inventor**: Darren N. Morford

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_



### COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I/We hereby declare that

This declaration is of the following type:

- ☒ original ☐ design ☐ supplemental  
☐ national stage of PCT ☐ continuation ☐ continuation-in-part  
☐ divisional

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

#### SYSTEM AND METHOD FOR CONDUCTING SECURE ELECTRONIC TRANSACTIONS

the specification of which:

- ☐ is attached hereto.  
☒ was filed on June 26, 2003 as Appln. No. 10/607,144 and was amended on \_\_\_\_\_ (if applicable).  
☐ was described and claimed in PCT International Application No. \_\_\_\_\_ filed  
on \_\_\_\_\_ and was amended under PCT Article 19 on \_\_\_\_\_ (if any).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate or under 365(a) of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT International application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed:

COUNTRY	APPLICATION	DATE OF FILING (day,month,year)	PRIORITY CLAIMED			
				YES		NO
				YES		NO

I hereby claim the benefit pursuant to Title 35, United States Code, § 119(e) of the following United States provisional application(s):

PRIOR U.S. PROVISIONAL APPLICATIONS CLAIMING THE BENEFIT UNDER 35 USC 119(e)	
APPLICATION NO.	DATE OF FILING (day,month,year)

- ☐ Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or 365(c) of any PCT international application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 USC 120					
U.S. APPLICATIONS			Status (check one)		
U.S. APPLICATIONS	U.S. FILING DATE		PATENTED	PENDING	ABANDONED
1.					
2.					
3.					
PCT APPLICATIONS DESIGNATING THE U.S.			Status (check one)		
PCT APPLICATION No.	PCT FILING DATE	U.S. SERIAL NOS. ASSIGNED (if any)	PATENTED	PENDING	ABANDONED
4.					
5.					
6.					

DETAILS OF FOREIGN APPLICATIONS FROM WHICH PRIORITY CLAIMED UNDER 35 USC 119 FOR ABOVE LISTED U.S./PCT APPLICATIONS				
ABOVE APPLN. NO.	COUNTRY	APPLICATION NO.	DATE OF FILING (day, month, yr)	DATE OF ISSUE (day, month, yr)
1.				
2.				
3.				
4.				
5.				
6.				

I hereby appoint Joseph H. Paquin, Jr. (Reg. No. 31,647), Margaret M. Duncan (Reg. No. 30,879), John G. Bisbikis (Reg. No. 37,095), Matthew E. Leno (Reg. No. 41,149), Stephen T. Scherrer (Reg. No. 45,080), Patrick D. Richards (Reg. No. 48,905) and Gilberto Hernandez (Reg. No. 46,483) members of the bar of the State of Illinois, and Joy Ann G. Serauskas (Reg. No. 27,952) of the firm McDermott, Will & Emery using the address 227 West Monroe Street, Chicago, Illinois 60606-5096 (Telephone 312/372-2000), my attorneys and/or agent, with full power of substitution and revocation, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith. It is requested that all correspondence be directed to:

Stephen T. Scherrer  
McDERMOTT, WILL & EMERY  
227 West Monroe Street  
Chicago, Illinois 60606-5096

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: William J. Gray

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

1083 South 900 East  
Salt Lake City, Utah 85103  
US

Post Office Address: \_\_\_\_\_

Same as above

Citizenship: \_\_\_\_\_

US

Full name of second inventor: Gerald W. Smith

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

19 JAN 2004

Residence: \_\_\_\_\_

325 Sugarhill Drive  
Clayton, New Jersey 08312  
US

95 of  
16 JAN 2004  
→

10485

~~10485~~ WHIRLAWAY LANE

RUTHER GLEN, VA 22546

US

Post Office Address: \_\_\_\_\_

Same as above

Citizenship: \_\_\_\_\_

US

Full name of third inventor: Carl J. Larkin

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Full name of **fourth inventor**: Lee J. Peart

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Full name of **fifth inventor**: Peter D. Saunders

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Full name of **sixth inventor**: Stuart Fiske

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Full name of **seventh inventor**: Darren N. Morford

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_





PATENT  
Docket No. 37355-131

### COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I/We hereby declare that

This declaration is of the following type:

- ☒ original ☐ design ☐ supplemental  
☐ national stage of PCT ☐ continuation ☐ continuation-in-part  
☐ divisional

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

### SYSTEM AND METHOD FOR CONDUCTING SECURE ELECTRONIC TRANSACTIONS

the specification of which:

- ☐ is attached hereto.  
☒ was filed on June 26, 2003 as Appln. No. 10/607,144 and was amended on \_\_\_\_\_ (if applicable).  
☐ was described and claimed in PCT International Application No. \_\_\_\_\_ filed on \_\_\_\_\_ and was amended under PCT Article 19 on \_\_\_\_\_ (if any).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate or under 365(a) of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT International application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed:

COUNTRY	APPLICATION	DATE OF FILING (day, month, year)	PRIORITY CLAIMED		
				YES	NO
				YES	NO

I hereby claim the benefit pursuant to Title 35, United States Code, § 119(e) of the following United States provisional application(s):

PRIOR U.S. PROVISIONAL APPLICATIONS CLAIMING THE BENEFIT UNDER 35 USC 119(e)	
APPLICATION NO.	DATE OF FILING (day, month, year)

- ☐ Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or 365(c) of any PCT international application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 USC 120					
U.S. APPLICATIONS			Status (check one)		
U.S. APPLICATIONS	U.S. FILING DATE		PATENTED	PENDING	ABANDONED
1.					
2.					
3.					
PCT APPLICATIONS DESIGNATING THE U.S.			Status (check one)		
PCT APPLICATION NO.	PCT FILING DATE	U.S. SERIAL NOS. ASSIGNED (if any)	PATENTED	PENDING	ABANDONED
4.					
5.					
6.					

DETAILS OF FOREIGN APPLICATIONS FROM WHICH PRIORITY CLAIMED UNDER 35 USC 119 FOR ABOVE LISTED U.S./PCT APPLICATIONS				
ABOVE APPLN. NO.	COUNTRY	APPLICATION NO.	DATE OF FILING (day,month,yr)	DATE OF ISSUE (day,month,yr)
1.				
2.				
3.				
4.				
5.				
6.				

I hereby appoint Joseph H. Paquin, Jr. (Reg. No. 31,647), Margaret M. Duncan (Reg. No. 30,879), John G. Bisbikis (Reg. No. 37,095), Matthew E. Leno (Reg. No. 41,149), Stephen T. Scherrer (Reg. No. 45,080), Patrick D. Richards (Reg. No. 48,905) and Gilberto Hernandez (Reg. No. 46,483) members of the bar of the State of Illinois, and Joy Ann G. Serauskas (Reg. No. 27,952) of the firm McDermott, Will & Emery using the address 227 West Monroe Street, Chicago, Illinois 60606-5096 (Telephone 312/372-2000), my attorneys and/or agent, with full power of substitution and revocation, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith. It is requested that all correspondence be directed to:

Stephen T. Scherrer  
McDERMOTT, WILL & EMERY  
227 West Monroe Street  
Chicago, Illinois 60606-5096

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: William J. Gray

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: 1083 South 900 East  
Salt Lake City, Utah 85105  
US

Post Office Address: Same as above

Citizenship: US

Full name of second inventor: Gerald W. Smith

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: 325 Sargarhill Drive  
Clayton, New Jersey 08312  
US

Post Office Address: Same as above

Citizenship: US

Full name of third inventor: Carl J. Larkin

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Full name of fourth inventor: Lee J. Peart

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Full name of fifth inventor: Peter D. Saunders

Inventor's Signature: \_\_\_\_\_

TO TURN.

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Full name of sixth inventor: Stuart Fiske

Inventor's Signature: Stuart Fiske

Date: 22-JAN-2004

Residence: 17 Bramble Rise Colham Surrey KT11 2HP UK

Post Office Address: as above

Citizenship: UK

Full name of seventh inventor: Darren N. Morford

Inventor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

Citizenship: \_\_\_\_\_